

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Kelly S. Iser</u> | Social Security number or ITIN | xxx-xx-0555 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 21-22241-GLT | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kelly S. Iser

3/16/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kelly S. Iser
Debtor

Case No. 21-22241-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 16, 2022

User: auto
Form ID: 318

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Kelly S. Iser, 431 Ohio Ave., Rochester, PA 15074-2006 |
| 15423227 | + Heritage Valley Beaver, PO Box 536371, Pittsburgh, PA 15253-5905 |
| 15423228 | Heritage Valley Kennedy, PO Box 536730, Pittsburgh, PA 15253-5909 |
| 15423229 | + Nationstar Mortgage, 350 Highland, Houston, TX 77009-6623 |
| 15423233 | + UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472 |
| 15423238 | + USSA Federal Saving Bank/Nationstar, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Ste B, Coppell, TX 75019-4620 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Mar 17 2022 03:38:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Mar 16 2022 23:40:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: RECOVERYCORP.COM | Mar 17 2022 03:38:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15423223 | + EDI: CAPITALONE.COM | Mar 17 2022 03:38:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15423224 | + EDI: CAPITALONE.COM | Mar 17 2022 03:38:00 | Capital One Bank US ANA, PO Box 31293, Salt Lake City, UT 84131-0293 |
| 15423225 | + EDI: CITICORP.COM | Mar 17 2022 03:38:00 | Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034 |
| 15423226 | + EDI: CITICORP.COM | Mar 17 2022 03:38:00 | CitiBank NA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027 |
| 15423229 | + Email/Text: nsm_bk_notices@mrcooper.com | Mar 16 2022 23:40:00 | Nationstar Mortgage, 350 Highland, Houston, TX 77009-6623 |
| 15424131 | EDI: PENNDEPTREV | Mar 17 2022 03:38:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 |
| 15424131 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Mar 16 2022 23:40:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 |
| 15423230 | + EDI: RMSC.COM | Mar 17 2022 03:38:00 | SYNCB, PO Box 965015, Orlando, FL 32896-5015 |
| 15423720 | + EDI: RMSC.COM | Mar 17 2022 03:38:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 16, 2022

Form ID: 318

Total Noticed: 23

| | | | |
|----------|-----------------|----------------------|---|
| 15423231 | + EDI: RMSC.COM | Mar 17 2022 03:38:00 | Synchrony Bank / Lowes, PO Box 965005, Orlando, FL 32896-5005 |
| 15423232 | + EDI: RMSC.COM | Mar 17 2022 03:38:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15423234 | EDI: USAA.COM | Mar 17 2022 03:38:00 | USAA, PO Box 47504, San Antonio, TX 78265-7504 |
| 15423236 | + EDI: USAA.COM | Mar 17 2022 03:38:00 | USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600 |
| 15423235 | + EDI: USAA.COM | Mar 17 2022 03:38:00 | USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Road, San Antonio, TX 78288-0002 |
| 15423237 | EDI: USAA.COM | Mar 17 2022 03:38:00 | USAA Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600 |
| 15423239 | EDI: WFFC.COM | Mar 17 2022 03:38:00 | Wells Fargo, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306 |
| 15423240 | + EDI: WFFC.COM | Mar 17 2022 03:38:00 | Wells Fargo Bank NA, PO Box 14517, Des Moines, IA 50306-3517 |

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | USAA FEDERAL SAVINGS BANK |
| smg | * | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 15432229 | * | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946 |
| 15424132 | * | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2022 at the address(es) listed below:

| Name | Email Address |
|----------------|--|
| Brian Nicholas | on behalf of Creditor USAA FEDERAL SAVINGS BANK bnicholas@kmlawgroup.com |
| Eric E. Bononi | bankruptcy@bononilaw.com pa69@ecfcbis.com |

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Mar 16, 2022

Form ID: 318

Total Noticed: 23

Kenneth Steidl

on behalf of Debtor Kelly S. Iser julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4